

**IN THE CLAIMS**

Please cancel claims 16, 17, 35 and 36, and further amend the claims as indicated herein.

1. (currently amended) A method of ~~providing business information to a user performed by a processor under control of instructions that said processor reads from a memory~~, comprising:  
presenting to said user, ~~through an integrated interface via a user device~~, one or more menus ~~that permit through which~~ said user to:  
(a) ~~maintain accesses~~ a folder ~~in a memory that, wherein said folder~~ holds information concerning a business;  
(b) ~~access accesses~~ a list that includes ~~a representation of~~ said folder;  
(c) ~~select selects~~ said folder from said list to identify said business as a target business; and  
(d) ~~select selects~~ a plurality of business services ~~offered by a centralized service provider from a suite of services~~;  
processing, ~~by said centralized service provider~~, an order for said selected plurality of business services concerning said target business;  
delivering data from ~~providers of~~ said selected plurality of business services concerning said target business through ~~said integrated interface~~ user device to said user; ~~and~~  
storing said data in said folder; ~~and~~  
communicating an alert notice concerning said target business to said user, wherein said alert notice is filed in said folder.

2. (canceled)

3. (previously presented) The method of claim 1, wherein said presenting and said delivering are conducted online with said user.

4. (currently amended) The method of claim 1, wherein said presenting is at least partially implemented in an application in a said user device ~~operated by said user~~.

5. (original) The method of claim 4, wherein at least one of said one or more menus is cached in said user device.

6. (currently amended) The method of claim 1, wherein said presenting is at least partially implemented in an application in a business device that presents at least one of said one or more of said menus to a said user device ~~operated by said user~~.

7. (original) The method of claim 6, wherein said at least one of said one or more menus is cached in said business device.

8. (original) The method of claim 1, wherein said one or more menus are presented to said user on one or more web pages.

9. (currently amended) The method of claim 8, wherein said presenting presents said one or more web pages to said user ~~directly~~ via a browser running on a said user device ~~operated by said user~~.

10. (original) The method of claim 1, wherein at least two of said plurality of business services are presented on a single menu to said user for selection.

11. (currently amended) The method of claim 1, further comprising presenting said user with a menu ~~that permits categorizing through which said user categorizes~~ said target business to one of the group consisting of: customer, supplier, partner, competitor, project, and said user's company.

12. (original) The method of claim 1, wherein a first one of said one or more menus presents to said user the capability of categorizing said target business to one of the group consisting of: sell to, buy from, compete, get paid, and locate.

13. (currently amended) The method of claim 1, wherein said one or more menus ~~provide said user with the capability~~ includes a button for said user to select a risk evaluation report.

14. (original) The method of claim 13, wherein said risk evaluation report includes a risk indicator that designates either a low risk, a moderate risk or a high risk in a color coded manner.

15. (currently amended) The method of claim 1, wherein said delivering delivers said data to said user via posting said data to a designated area of said ~~integrated interface~~ user device.

16. (canceled)

17. (canceled)

18. (previously presented) The method of claim 1, further comprising:  
presenting to said user a payment performance record of at least one of said user's customers, and  
communicating said payment performance record to a business service providing system.

19. (previously presented) The method of claim 18,  
wherein said user is presented with a payment performance record of each of a plurality of said user's customers, and  
wherein said user selects the payment performance records that are communicated to said business service providing system.

20. (currently amended) A method of ~~providing business information to a user~~ performed by a processor under control of instructions that ~~said processor reads from a memory~~, comprising:  
presenting to said user, ~~through an integrated interface~~ via a user device, one or more menus that permit through which said user to:  
(a) ~~maintain~~ accesses a folder in a memory that, wherein said folder holds information concerning a business;  
(b) ~~access~~ accesses a list that includes a representation of said folder;  
(c) ~~select~~ selects said folder from said list to identify said business as a target business; and  
(d) ~~select~~ selects a plurality of business services ~~offered by a centralized service provider~~ from a suite of services;

processing, ~~by said centralized service provider~~, an order for said selected plurality of business services concerning said target business;  
preparing a report on said target business based upon data received from providers of said selected plurality of business services;  
delivering said report to said user through said integrated interface user device; and  
storing said report in said folder; and  
communicating an alert notice concerning said target business to said user, wherein said alert notice is filed in said folder.

21. (canceled)

22. (previously presented) The method of claim 20, wherein said presenting and said delivering are conducted online with said user.

23. (currently amended) The method of claim 20, wherein said presenting is at least partially implemented in an application in a said user device operated by said user.

24. (original) The method of claim 23, wherein at least one of said one or more menus is cached in said user device.

25. (original) The method of claim 20, wherein said one or more menus are presented to said user on one or more web pages.

26. (currently amended) The method of claim 25, wherein said presenting presents said one or more web pages to said user ~~directly~~ via a browser running on a said user device operated by said user.

27. (original) The method of claim 20, wherein at least two of said plurality of business services are presented on a single menu to said user for selection.

28. (currently amended) The method of claim 20, further comprising presenting said user with a menu ~~that permits categorizing through which said user categorizes~~ said target business to one of the group consisting of: customer, supplier, partner, competitor, project, and said user's company.

29. (original) The method of claim 20, wherein a first one of said one or more menus presents to said user the capability of categorizing said target business to one of the group consisting of: sell to, buy from, compete, get paid, and locate.

30. (currently amended) The method of claim 20, wherein said one or more menus ~~provide said user with the capability~~ include a button for said user to select a risk evaluation report.

31. (original) The method of claim 30, wherein said risk evaluation report includes a risk indicator that designates either a low risk, a moderate risk or a high risk in a color coded manner.

32. (currently amended) The method of claim 20, wherein said delivering delivers said data to said user via posting said data to a designated area of said ~~integrated interface~~ user device.

33. (currently amended) The method of claim 20, wherein said presenting is at least partially implemented in an application in a business device that presents at least one of said one or more of said menus to a said user device ~~operated by said user~~.

34. (original) The method of claim 33, wherein said at least one of said one or more menus is cached in said business device.

35. (canceled)

36. (canceled)

37. (previously presented) The method of claim 20, further comprising: presenting to said user a payment performance record of at least one of said user's customers, and communicating said payment performance record to a business service providing system.

38. (previously presented) The method of claim 37, wherein said user is presented with a payment performance record of each of a plurality of said user's customers, and wherein said user selects the payment performance records that are communicated to said business service providing system.

39 – 41. (canceled)

42. (currently amended) A computer ~~for providing a business information service to a user~~ comprising:

a processor; and

a memory that contains instructions that, when read by said processor, control said processor to perform actions of;

presenting a module that presents to said user, via a user device, one or more menus that permit through which said user to:

(a) ~~maintain~~ accesses a folder in a memory that, wherein said folder holds information concerning a business;

(b) ~~access~~ accesses a list that includes a representation of said folder;

(c) ~~select~~ selects said folder from said list to identify said business as a target business; and

(d) ~~select~~ selects a plurality of business services ~~offered by a centralized service provider~~ from a suite of services;

processing a module that processes, on behalf of said centralized service provider, an order for said selected plurality of business services concerning said target business;

preparing a module that prepares a report on said target business based upon data received from providers of said selected plurality of business services;

delivering a module that delivers said report to said user device; and

storing said report a module that stores said data in said folder, folder; and

wherein said menus and said module that delivers said report are integrated into a single interface communicating an alert notice concerning said target business to said user, wherein said alert notice is filed in said folder.

43. (currently amended) A memory media ~~for operating a computer to provide a business information service to a user~~ comprising instructions that are readable by a processor, and when read by said processor, control said processor to perform actions of:

presenting to a user, via a user device, one or more menus through which said user a module that operates said computer to perform an operation of presenting to said user one or more menus that permit said user to:

(a) maintain accesses a folder in a memory, that wherein said folder holds information concerning a business;

(b) ~~access~~ accesses a list that includes a representation of said folder;

(c) ~~select~~ selects said folder from said list to identify said business as a target business; and

(d) ~~select~~ selects a plurality of business services ~~offered by a centralized service provider~~ from a suite of business services;

processing a module that operates said computer to perform an operation of processing, on behalf of said centralized service provider, an order for said selected plurality of business services concerning said target business;

preparing a module that operates said computer to perform an operation of preparing a report on said target business based upon data received from said selected plurality of business services;

delivering a module that operates said computer to perform an operation of delivering said report to said user device; and

storing a module that operates said computer to perform an operation of storing said report in said folder; and;

wherein said menus and said operation of delivering said report are integrated into a single interface

communicating an alert notice concerning said target business to said user, wherein said alert notice is filed in said folder.

44. (previously presented) The method of claim 1, wherein said plurality of business services comprises a credit checking service, a collection service, an alert service, a marketing service, and a supplier service.

45. (previously presented) The method of claim 20, wherein said plurality of business services comprises a credit checking service, a collection service, an alert service, a marketing service, and a supplier service.

46. (previously presented) The computer of claim 42, wherein said plurality of business services comprises a credit checking service, a collection service, an alert service, a marketing service, and a supplier service.

47. (previously presented) The memory media of claim 43, wherein said plurality of business services comprises a credit checking service, a collection service, an alert service, a marketing service, and a supplier service.